

SIGNATURE BANK

Online Banking Services

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Member FDIC





Welcome to Signature Online Banking.

Technology today has enabled you the ability to do nearly all of your banking without setting foot inside a lobby or even talking with someone - you can just point and click at anytime and from any location.

At Signature Bank, we are proud of our "personal" service. With *Signature Online Banking* we have extended that service to the internet by providing you a very user-friendly online banking system...we believe it to be one of the best available in the marketplace. Signature Online Banking offers you total convenience and flexibility with state-of-the-art, real-time systems and maximum security.



SIGNATURE ONLINE BANKING

Frequently Asked Questions:

Is Online Banking secure?

We safeguard the privacy of our online banking services two ways. First, through a firewall on the Online Banking server with 128-bit encryption. Second, with state-of-the-art hardware and software provided by Jack Henry & Associates, a leader in providing online banking services. Jack Henry's security features include over 8 firewalls that protect your information. This is supported by monitoring, 24 hours a day, 7 days a week. Jack Henry continues to spend considerable resources to ensure state-of-the-art systems and back-up measures. All security provided by Signature Bank and Jack Henry meets or exceeds all standards set forth by the United States government.

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How much does Online Banking cost?

Signature Online Banking is free!

Is there any software I need to purchase?

There is no software to purchase. However, if you have not updated your internet browser within the last six months you may choose to do so now by downloading an updated version off of <http://home.netscape.com/computing/download>. You access Signature Online Banking through our website at: www.signaturebankonline.com.

Can I download to Microsoft Money or a similar program?

Yes, you can download to various software packages such as Quickbooks, Quicken, Excel, Lotus and Microsoft Word. Limitations may exist with older software versions.

Can I get copies of my statements?

Yes, through Online Banking you are able to print copies of your statements.

How far back can I view statements?

You can view copies of your statements up to six months.

What type of accounts can be accessed?

Any of the Signature Bank accounts that you are an authorized signer on may be linked to your Online Banking ID.

Can I access my Online Banking from any computer?

Yes, because there is no software to download, you can access Online Banking through any computer with internet access.

Are my transactions immediately posted on Online Banking?

Yes, transactions are posted "real-time".

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Signature Online Bill Pay

Where You Can PAY YOUR BILLS FROM ALMOST ANYWHERE IN THE WORLD. Just point and click. No more writing checks or making trips to the post office.

Signature Online Bill Pay is fast and user-friendly. Just log onto:
www.signaturebankonline.com,
to access Signature Online Banking, and set up all your monthly payments. Then, each month, you can pay your bills online by just entering in the appropriate dollar amount and approving each transaction.

Everything is then recorded in your personal file so you can track all payments and query information by payee or specific time period. It does all the recording for you, ready to print anywhere...anytime.

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To sign up, call a Financial Service Representative and they will be happy to set you up over the telephone.

Who Can I pay through Online Bill Pay?

You can pay anyone in the United States from your next door neighbor, to the utility company, your bank or even a child in college out-of-state.

What if I do not have enough money in my account?

Your bank will treat bill payment items just like any other check that you write. Should the item be returned, an NSF charge will be incurred and a hold may be placed on your bill payment service.

Can I use Online Bill Pay if I live outside the U.S.?

Yes, as long as you have a bank account in the United States.

Can I get a copy of a cancelled check?

You can request a copy through bill pay by calling your Financial Service Representative. There may be a fee associated with this service.

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How long is history retained in the VIEW PAYMENT HISTORY section?

Payment history records are kept for one year.

*Call 952.936.7800 to speak to a
Financial Service Representative.*

How far in advance should I set up a payment to ensure it is paid on time?

Check payments should be scheduled 5-7 business days in advance of when you want the payment to be received by the payee. Electronic payments should be made 3-5 business days in advance of when you want the payment to be posted at the payee.

**Tip-You may want to set up a payment to yourself so you can see how the system works.*

Are there minimum and maximum payment amounts?

No, there are no minimum or maximum amounts.

Can I stop a payment?

Yes, you will need to call one of our Financial Service Representatives.

Can I set up recurring payments?

Yes, you can set up recurring payments in the following frequencies: Weekly, Semi-Monthly, Monthly, Bi-Weekly, Quarterly, Semi Annually, and Annually.

Call 952.936.7800 to speak to a Financial Service Representative.

Signature Online Banking

Signature Online Banking offers you the most convenience and flexibility of any branch available in the world. With a computer and internet access, you can bank 24 hours a day, 7 days a week with state-of-the-art technology, maximum security and thorough record keeping.

By logging onto our website, www.signaturebankonline.com, you can:

- View account information
- Retrieve and print statements
- Transfer funds
- Make loan payments
- Initiate stop payments
- Pay your bills to almost anywhere in the United States
- Handle most of your cash management needs
- Review Signature Bank's products and services

If you have any questions or concerns, our Financial Service Representatives are eager to help during our bank hours. Please call 952-936-7800 or e-mail us at: signaturebankonline.com.

We offer free demonstrations, however, please call ahead to ensure a representative is available to give you his/her undivided attention.

At Signature Online Banking, all of our products and services are identical to those offered in our bank.

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